

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael Lewis, et al.

Serial No.: 09/708,124

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN  
ELECTRONIC COMMERCE TRANSACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450



Confirmation No.: 9086

Group Art Unit No.: 3624

Examiner: Sandra S. Snapp

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicants.

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

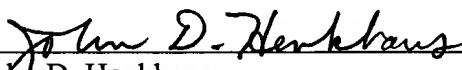
Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under 37 C.F.R. §1.97(c). A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement is enclosed.

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: 12/7/04

  
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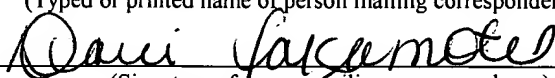
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<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  <b>(PTO-1449)</b>	<b>ATTY. DOCKET NO.</b> 53588-0027	<b>SERIAL NO.</b> 09/708,124
	<b>APPLICANT:</b> Michael Lewis	
	<b>FILING DATE:</b> November 2, 2000	<b>GROUP:</b> 3624



U.S. PATENT DOCUMENTS						
Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
		4,893,330		Franco	01-09-1990	
		5,291,550		Levy et al.	03-01-1994	
		5,335,265		Cooper et al.	08-02-1994	
		5,790,645		Fawcett et al.	08-04-1998	
		5,805,686		Moller et al.	09-08-1998	
		5,875,236		Jankowitz et al.	02-23-1999	
		5,884,289		Anderson et al.	03-16-1999	

FOREIGN PATENT DOCUMENTS								
Exam. Initial*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				
	A	WO	96/31043		Peel et al.	10-03-1996		

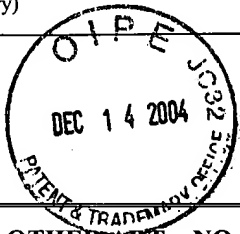
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Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>
		Alfuraih, S., et al. "Using Trusted Email to Prevent Credit Card Frauds in Multimedia Products", World Wide Web Internet and Web Information Systems, 5, 2002, pages 245-256.	
		Allen, S., "Credit Card Fraudsters? SWAT Them!", On the Line (March/April 1997) page 32.	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). <sup>4</sup>For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

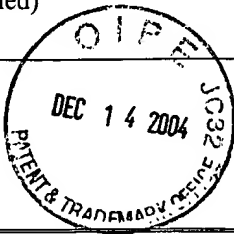
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<b>Substitute for Form 1449A/PTO (Modified)</b> (use as many sheets as necessary)		<b>ATTY. DOCKET NO.</b> 53588-0027	<b>SERIAL NO.</b> 09/708,124
		<b>APPLICANT:</b> Michael Lewis	
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<b>OTHER ART - NO PATENT LITERATURE DOCUMENTS</b>			
<b>Examiner Initials*</b>	<b>Cite No<sup>1</sup></b>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	<b>Translation<sup>2</sup></b>
		“An e*guide to Cyberfraud”, ClearCommerce Corporation, 1999, pages 1-9.	
		“ATACS™: How ATACS Works”, Bedford Associates, Inc., 1996.	
		Cunningham, J. Lawrence, “Cutting cell fraud frequency”, Security Management, October 1996, pages 42-46, Vol. 40, No. 10.	
		“CyberSource® Advanced Fraud Screen Enhanced by Visa®, Implementation Guide”, CyberSource Corporation, July 2004, 112 pages.	
		“CyberSource Corporation, Fraud Control System”, CyberSource Corporation, 1996, archived at <a href="http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html">http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html</a> .	
		“Frequently Asked Questions”, CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm">http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm</a> .	
		“Merchant Internet Commerce Services”, CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm">http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm</a> .	
		Declaration of Donna Tucker, filed in <i>In re</i> Patent Application of: John P. Pettitt, executed on October 8, 2004 (2 pages).	
		Fawcett, T. et al, “Adaptive Fraud Detection”, Data Mining and Knowledge Discovery (to appear, 1-28, 1997), Kluwer Academic Publishers, pages 1-29.	
		Fawcett, T. et al., “Adaptive Fraud Detection”, Data Mining and Knowledge Discovery 1, 1997, pages 291-316.	
		Fawcett, T. et al., “Combining Data Mining and Machine Learning for Effective User Profiling”, Proceedings of the Second International Conference on Knowledge Discovery and Data Mining”, KDD-96, AAAI Press, 1996, pages 8-13.	
<b>Examiner Signature</b>		<b>Date Considered</b>	

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<b>OTHER ART – NO PATENT LITERATURE DOCUMENTS</b>			
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		Gein, Robert A., et al., "The ABCs of Credit Card Processing", Perspectives, American Public Communications Council Inc., December 1995, pages 13-18.	
		Gifford, David K., et al., "Payment Switches for Open Networks", Proceedings of the 40 <sup>th</sup> IEEE Computer Society International Conference, 1995, IEEE, pages 26-31.	
		Lamm, Stephen E., et al., "Real-Time Geographic Visualization of World Wide Web Traffic", Computer Networks and ISDN Systems 28, 1996, Elsevier Science B. V., pages 1457-1468.	
		Newing, R., "Data Mining", Management Accounting, October 1996, pages 34-36.	
		Scullin, Will H., et al., "Real-Time Visualization of World Web Traffic", 1995, pages 1-13.	
		"SNET Network Fraud Control System", SNET Interconnection Services Group, January 1994, (2 pages).	
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